

2013–2014 Voluntary Long-Term Disability Options and Rates

Elimination Periods	Age Band	Monthly Rate (Per \$100 of Monthly Covered Payroll)
2 Months	19 & Under	\$0.14
	20 – 24	\$0.16
	25 – 29	\$0.26
	30 – 34	\$0.34
	35 – 39	\$0.38
	40 – 44	\$0.46
	45 – 49	\$0.60
	50 – 54	\$0.88
	55 – 59	\$1.04
	60 – 64	\$1.10
	65 – 69	\$1.14
	70 & Over	\$1.20
3 Months	19 & Under	\$0.08
	20 – 24	\$0.08
	25 – 29	\$0.12
	30 – 34	\$0.16
	35 – 39	\$0.20
	40 – 44	\$0.26
	45 – 49	\$0.36
	50 – 54	\$0.54
	55 – 59	\$0.64
	60 – 64	\$0.66
	65 – 69	\$0.70
	70 & Over	\$0.74
6 Months	19 & Under	\$0.06
	20 – 24	\$0.06
	25 – 29	\$0.10
	30 – 34	\$0.14
	35 – 39	\$0.16
	40 – 44	\$0.20
	45 – 49	\$0.28
	50 – 54	\$0.42
	55 – 59	\$0.50
	60 – 64	\$0.52
	65 – 69	\$0.54
	70 & Over	\$0.58
9 Months	19 & Under	\$0.06
	20 – 24	\$0.06
	25 – 29	\$0.10
	30 – 34	\$0.12
	35 – 39	\$0.14
	40 – 44	\$0.18
	45 – 49	\$0.24
	50 – 54	\$0.36
	55 – 59	\$0.44
	60 – 64	\$0.46
	65 – 69	\$0.48
	70 & Over	\$0.50